

Information to identify the case:

Debtor 1	Brandon Troye Wise	Social Security number or ITIN	xxx-xx-5150
	First Name Middle Name Last Name	EIN	__-__-____
Debtor 2 (Spouse, if filing)	Lynsie Shantel Wise	Social Security number or ITIN	xxx-xx-0567
	First Name Middle Name Last Name	EIN	__-__-____
United States Bankruptcy Court District of Utah		Date case filed for chapter 13: 3/1/16	
Case number: 16-21475 RKM			

Official Form 309I (12/15)

Notice of Chapter 13 Bankruptcy Case

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov). Case status information is available at no charge through "Simple Case Lookup" on the court's website (www.utb.uscourts.gov) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029 #85.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brandon Troye Wise	Lynsie Shantel Wise
2. All other names used in the last 8 years		
3. Address	133 E Helper, UT 84526	133 E Helper, UT 84526
4. Debtor's attorney Name and address	Ryan E. Simpson 8839 South Redwood Road Suite C2 West Jordan, UT 84088	Contact phone 801-432-8682 Email: ryanfreelesson@gmail.com
5. Bankruptcy trustee Name and address	Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111	Contact phone (801) 596-2884 Email: utahtrusteemail@ch13ut.org
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: Apr. 8, 2016 at 11:00 am Location: 405 South Main Street, Suite 250, Salt Lake City, UT 84111
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 6/7/16 Filing deadline: 7/7/16 Filing deadline: 8/29/16 Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
9. Filing of plan and confirmation hearing on docket Objections to Confirmation	The debtor has not filed a plan as of this date. A copy of the plan and will be sent separately. The hearing on confirmation will be held on: 5/17/16 at 11:00 AM Location: U. S. Bankruptcy Court, Rm 369, 350 South Main, Salt Lake City, UT 84101 Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of Utah

In re:
 Brandon Troye Wise
 Lysnie Shantel Wise
 Debtors

Case No. 16-21475-RKM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2

User: jtt
 Form ID: 309I

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Mar 10, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2016.

db/jdb	+Brandon Troye Wise, Lysnie Shantel Wise, 133 E, Helper, UT 84526-1203
aty	+Tom Cook, Lundberg & Associates, 3269 South Main St., Suite 100, Salt Lake City, UT 84115-3773
10143376	+AJB Financial, 4 E Main St, Price, UT 84501-3032
10143379	+Cbe Hlthcare, Cbe Group, Po Box 900, Waterloo, IA 50704-0900
10143382	+Hlsnevada, 6767 W Tropicana A, Las Vegas, NV 89103-4754
10143374	+Intermountain Healthcare, Patient Financial Services, P.O. Box 410400, Salt Lake City, UT 84141-0400
10143384	+Mountain Loan Center, 245 N University Ave, Provo, UT 84601-2836
10143385	+Professional Collections, Inc., 211 South 200 East, Price, UT 84501-3016
10143386	+Uheaa, Po Box 145110, Salt Lake City, UT 84114-5110
10143389	+Wells Fargo Bank, 1227 W 9000 S, West Jordan, UT 84088-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: ryanfreelesson@gmail.com Mar 11 2016 01:38:51 Ryan E. Simpson, 8839 South Redwood Road, Suite C2, West Jordan, UT 84088
tr	+E-mail/Text: bnc@chl3ut.org Mar 11 2016 01:40:27 Lon Jenkins tr, 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
10143377	+E-mail/Text: e-bankruptcy@americafirst.com Mar 11 2016 01:40:15 America First Credit Union, Attn: Bankruptcy, Po Box 9199, Ogden, UT 84409-0199
10143378	+E-mail/Text: banko@bonncoll.com Mar 11 2016 01:40:17 Bonneville Collections, Po Box 150621, Ogden, UT 84415-0621
10143380	+E-mail/Text: bankruptcy@expressrecovery.com Mar 11 2016 01:39:34 ERS, 2790 Decker Lake Dr., PO Box 26415, Salt Lake City, UT 84126-0415
10143381	+E-mail/Text: bankruptcy@expressrecovery.com Mar 11 2016 01:39:34 Express Recovery Services, Po Box 26415, Salt Lake City, UT 84126-0415
10143383	+EDI: IRS.COM Mar 11 2016 01:08:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
10143387	+E-mail/Text: collections@healthcare.utah.edu Mar 11 2016 01:40:23 University of Utah, PO Box 30465, Salt Lake City, UT 84130-0465
10143388	+EDI: UTAHTAXCOMM.COM Mar 11 2016 01:08:00 Utah State Tax Commission, 210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10143375 Aaron Sales & Lease Ow

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2016 at the address(es) listed below:

Lon Jenkins tr	ecfmail@chl3ut.org, lneeb@chl3ut.org
Ryan E. Simpson	on behalf of Debtor Brandon Troye Wise ryanfreelesson@gmail.com, ryan@bnkut.com
Ryan E. Simpson	on behalf of Joint Debtor Lysnie Shantel Wise ryanfreelesson@gmail.com, ryan@bnkut.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4